

Report No. 332
Abstract of Consolidated Statement of Condition of
All State Banking Institutions, Trust Companies and Bank of North Dakota
For Call March 31, 2005
(In thousands of Dollars)

Assets	86 State Banks	2 Trusts	Bank of North Dakota	Total Reporting	
Cash & balance due from depository institution:					
Noninterest-bearing balance and currency and coin	\$245,448	\$151	\$135,064	\$380,663	
Interest-bearing balances	\$50,631	\$965		\$51,596	
Securities	\$1,589,002	\$1,018	\$220,384	\$1,810,404	
Federal funds sold and securities purchased/agreements to sell	\$241,626		\$153,045	\$394,671	
Loans & lease financing receivables:					
Loans & leases held for sale	\$14,326			\$14,326	
Loans & leases net of unearned income	\$5,587,148		\$1,479,977	\$7,067,125	
Less: Allowance for loan & lease losses	<u>\$86,037</u>		<u>\$26,545</u>	<u>\$112,582</u>	
Loans & leases, unearned income, allowances & reserve	\$5,501,111		\$1,453,432	\$6,954,543	
Trading Assets		\$25		\$25	
Premises & fixed assets (including capitalized leases)	\$135,928	\$87	\$1,996	\$138,011	
Other real estate owned	\$3,216		\$457	\$3,673	
Investments in unconsolidated subsidiaries & assoc. companies	\$1,904			\$1,904	
Intangible assets	\$36,470	\$31	\$221	\$36,722	
Goodwill	\$24,348			\$24,348	
Other Intangible assets	\$12,122	\$31	\$221	\$12,374	
Other assets	<u>\$184,417</u>	<u>\$57</u>	<u>\$38,381</u>	<u>\$222,855</u>	
Total Assets	<u>\$8,004,079</u>	<u>\$2,334</u>	<u>\$2,002,980</u>	<u>\$10,009,393</u>	
Liabilities					
Deposits:					
In domestic offices	\$6,746,881		\$1,238,912	\$7,985,793	
Noninterest-bearing	\$817,162		\$184,237	\$1,001,399	
Interest-bearing	<u>\$5,929,719</u>		<u>\$1,054,675</u>	<u>\$6,984,394</u>	
Federal funds purch & secur sold under agreements to repurchase	\$84,022		\$246,792	\$330,814	
Trading Liabilities					
Other borrowed money	\$363,018		\$331,249	\$694,267	
Bank's liability on acceptances executed and outstanding					
Subordinated notes and debentures					
Other liabilities	<u>\$59,425</u>	<u>\$84</u>	<u>\$34,547</u>	<u>\$94,056</u>	
Total Liabilities	\$7,253,346	\$84	\$1,851,500	\$9,104,930	
Minority interest in consolidated subsidiaries					
Equity Capital					
Perpetual preferred stock	\$500			\$500	
Common Stock	\$35,801	\$662	\$2,000	\$38,463	
Surplus	\$396,436	\$663	\$42,000	\$439,099	
Retained earnings	\$330,845	\$925	\$110,947	\$442,717	
Accumulated other comprehensive income	(\$12,849)		(\$3,467)	(\$16,316)	
Other equity capital components					
Total Equity Capital	<u>\$750,733</u>	<u>\$2,250</u>	<u>\$151,480</u>	<u>\$904,463</u>	
Total Liabilities and Equity Capital	<u>\$8,004,079</u>	<u>\$2,334</u>	<u>\$2,002,980</u>	<u>\$10,009,393</u>	
Average Ratios of State Banking Institutions	3/31/2005	12/31/2004	9/30/2004	6/30/2004	3/31/2004
Total Capital/Reserves to Total Assets	10.10%	10.12%	10.14%	10.09%	10.05%
Total Capital to Total Deposits	11.13%	11.42%	11.93%	11.51%	11.57%
Total Loans to Total Assets	69.06%	69.70%	71.38%	70.35%	68.75%
Loan Valuation Res to Total Loans (Gross)	1.54%	1.52%	1.51%	1.55%	1.65%
Total Loans to Total Deposits	82.81%	84.29%	89.04%	86.86%	80.21%
Return on Assets (Annualized)	1.27%	1.15%	1.21%	1.19%	1.16%
Increase in Deposits 03-31-04 to 03-31-05	7.24%				
Increase in Loans 03-31-04 to 03-31-05	10.71%				
Increase in Total Assets 03-31-04 to 03-31-05	7.04%				